



The relative strengths and weaknesses of UMPQUA HOLDINGS CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of UMPQUA HOLDINGS CORP compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 12% points. The greatest weakness of UMPQUA HOLDINGS CORP is the variable Deposits, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.5%, being 0.75% points above the market average of 8.7%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	634,280
Debt	0
Deposits	19,948,300
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	18,939,576
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	6,167,583
Other Compr. Net Income	781
Other Expenses	95,936
Other Liabilities	1,778,353
Other Net Income	341,955
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	25,741,439
Liabilities	21,726,653
Expenses	95,936
Revenues	0
Stockholders Equity	4,014,786
Net Income	246,019
Comprehensive Net Income	246,800
Economic Capital Ratio	9.5%